

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANDREA S. ZERBINI

Debtor(s)

Case No. 14-22395JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2014.
- 2) The plan was confirmed on 07/15/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/01/2015, 12/18/2015, 01/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2017.
- 5) The case was dismissed on 01/24/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,717.27.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$69,213.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$69,213.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,712.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,012.58**

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	1,567.15	1,567.15	1,567.15	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	462.77	444.86	444.86	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	259.00	538.30	538.30	0.00	0.00
BILL ME LATER	Unsecured	775.00	NA	NA	0.00	0.00
BORO OF CRAFTON-R/E TAX	Secured	363.19	NA	NA	0.00	0.00
BOROUGH OF CRAFTON**	Secured	NA	153.00	153.00	19.86	32.92
BOROUGH OF CRAFTON**	Secured	NA	15.30	15.30	0.00	0.00
BOROUGH OF CRAFTON**	Secured	NA	386.27	386.27	67.04	88.44
BOROUGH OF CRAFTON**	Secured	NA	63.74	63.74	16.41	0.00
CAPITAL ONE(*)	Unsecured	768.00	NA	NA	0.00	0.00
CARLYNTON SD/CRAFTON BORO(EI	Priority	NA	330.50	330.50	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	616.00	0.00	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	88.00	NA	NA	0.00	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	2,708.45	0.00
GEMB/JCPENNEY++	Unsecured	1,030.70	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	868.79	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	2,947.07	2,947.07	0.00	0.00
NELNET	Unsecured	19,889.89	NA	NA	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	65.06	123.80	123.80	0.00	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	141.51	165.58	165.58	0.00	0.00
PNC BANK NA	Secured	149,354.98	152,158.13	0.00	43,245.28	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	10,772.58	10,772.58	2,775.49	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	830.91	761.29	761.29	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	NA	1,110.72	1,110.72	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	19,304.49	19,203.97	19,203.97	12,813.43	1,433.10
US DEPARTMENT OF EDUCATION	Unsecured	19,766.90	39,578.47	39,578.47	0.00	0.00
VITASTA BAZAZ MD	Unsecured	75.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	1,010.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$43,245.28	\$0.00
Mortgage Arrearage	\$10,772.58	\$2,775.49	\$0.00
Debt Secured by Vehicle	\$19,203.97	\$12,813.43	\$1,433.10
All Other Secured	\$618.31	\$103.31	\$121.36
TOTAL SECURED:	\$30,594.86	\$58,937.51	\$1,554.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$330.50	\$2,708.45	\$0.00
TOTAL PRIORITY:	\$330.50	\$2,708.45	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,237.24	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,012.58</u>	
Disbursements to Creditors	<u>\$63,200.42</u>	
TOTAL DISBURSEMENTS :		<u>\$69,213.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.